



Consumer Hotline  
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Andrew Spivack, Esquire  
Bankruptcy Attorney

August 12, 2024

SENT VIA REGULAR MAIL AND E-MAILED TO:

MICHAEL A. CIBIK, Esquire  
1500 Walnut Street  
Suite 900  
Philadelphia, PA 19102  
Email: [mail@cibiklaw.com](mailto:mail@cibiklaw.com)

RE: JOHN THOMAS MOORE, JR  
Bankruptcy No. 23-10084-amc  
1549 66TH AVE. Philadelphia, PA 19126  
Loan ending in [REDACTED]

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on January 11, 2024.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of June 1, 2024 through August 1, 2024 in the amount of \$1,290.42 each, less Debtor's suspense in the amount of \$701.90. In order to cure this default, it will be necessary for your client to remit \$3,169.36, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

Your client's payment to cure this default should be remitted to:

Freedom Mortgage / Attn: Payment Processing  
11988 Exit 5 Pkwy., Bldg. 4  
Fishers, IN 46037-7939

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bankruptcy Dept.  
Brock and Scott, PLLC

cc:

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

JOHN THOMAS MOORE, JR

**Freedom Mortgage Corporation**

<b>Debtor Name:</b>	Moore, John				
<b>BK Case Number:</b>	23-10084				
<b>Filing Date:</b>	01/12/23				
<b>Post First Due:</b>	02/01/23				
<b>Post-Petition Due</b>	<b>Date Received</b>	<b>Amount Received</b>	<b>Amount Applied</b>	<b>Suspense Application</b>	<b>Suspense Balance</b>
02/01/23	1/27/2023	\$ 1,350.00	\$ 1,157.82	\$ 192.18	\$ 192.18
03/01/23	3/14/2023	\$ 1,157.82	\$ 1,157.82	\$ -	\$ 192.18
04/01/23	5/8/2023	\$ 1,157.82	\$ 1,157.82	\$ -	\$ 192.18
05/01/23	6/7/2023	\$ 1,157.82	\$ 1,157.82	\$ -	\$ 192.18
06/01/23	8/7/2023	\$ 2,309.00	\$ 1,157.82	\$ 1,151.18	\$ 1,343.36
07/01/23			\$ 1,157.82	\$ (1,157.82)	\$ 185.54
08/01/23	9/15/2023	\$ 1,154.00	\$ 1,157.82	\$ (3.82)	\$ 181.72
09/01/23	11/15/2023	\$ 1,154.00	\$ 1,157.82	\$ (3.82)	\$ 177.90
	12/22/2023	\$ 1,154.00		\$ 1,154.00	\$ 1,154.00
1/1/2024	2/7/2024	\$ 1,200.00	\$ 1,290.42	\$ (90.42)	\$ 1,063.58
2/1/2024	3/8/2024	\$ 1,200.00	\$ 1,290.42	\$ (90.42)	\$ 973.16
3/1/2024	4/15/2024	\$ 1,200.00	\$ 1,290.42	\$ (90.42)	\$ 882.74
4/1/2024	5/10/2024	\$ 1,200.00	\$ 1,290.42	\$ (90.42)	\$ 792.32
5/1/2024	6/17/2024	\$ 1,200.00	\$ 1,290.42	\$ (90.42)	\$ 701.90
				\$ -	\$ 701.90
				\$ -	\$ 701.90
				\$ -	\$ 701.90
				\$ -	\$ 701.90